

# 10 tips to crash-proof families in cash-strapped times

by Roslyn Duffy

## – Situation –

"The sky is falling . . .  
The sky is falling . . ."  
from *Chicken Little*

*Those words may be attributed to a chicken in a children's story, but they resonate only too well today. As belts get tightened or lost altogether, stresses can feel overwhelming — and what distresses parents or caregivers has a swift trickle-down effect on children.*

*Though times are tough — families can survive them, especially when we take steps to make what is happening outside our homes (and maybe even the loss of those homes) catalysts to rediscover our real treasure — one another.*

### What problems do you experience?

Send a description, a short word 'snapshot' of the situation. Each issue, we will address your real-life issues. To assure confidentiality, names of those submitting problems will not appear. Elements of several problems may be combined for this column. Only situations appearing in the column receive responses.

## – Solution –

The 10 Tips to Crash-Proof Families in Cash-Strapped Times offer ways not just to survive — but to thrive.

### 1. Pay it forward

The most hopeful thing any human being can do is to offer hope to someone else. When children feel able to contribute by helping others, they feel good about themselves.

When the tsunami in Asia occurred, the children at the Learning Tree in Seattle prepared a special 'water buffalo' fundraising breakfast for their parents. The children learned about how valued these animals are in Southeast Asia, through story time and related projects. The money they raised helped flood victims purchase water buffalo to replace those that had drowned in the tsunami.

Children's feelings of contribution will increase in proportion to their involvement. Instead of merely collecting food for a food drive, take them to a food bank to deliver it. Look for meaningful ways your family or program can help children help others.

### 2. Keep it up

Routines give children a sense of safety. The sooner a routine can be re-established or a new one begun, the better. If you have lost a job — get



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up, dress, and eat breakfast, then do something. Go to the park, clear out a closet together, or bake bread. The more old lifestyle routines keep functioning or are replaced by similar ones, the more reassured children feel.

### 3. Draw it out

Just like drawing toxins out of a wound, art helps children articulate fears. We can use what they draw to talk about their concerns.

What if a child draws a Christmas tree with no presents under it? When we talk about what a scaled-back holiday may be like, it becomes less frightening. We can also discuss different kinds of gifts. What a great opportunity to refocus our lives away from commercialism.

Plan gifts to make for others: baked goods, art projects, or even storybooks of their own devising. A project, such as personalized napkin rings, has the side benefit of giving a gift to the environment by reducing the use of throwaway paper napkins. Hemming fabric to make the napkins includes the bonus of practicing (or learning) sewing skills.

Suggest coupons for kind things children can do for others. And be sure to include coupons from you for swim dates, trips to feed ducks at the local pond, or a visit to a favorite playground.

### 4. Talk it through

Try to keep conversations in front of children, calm. Above all, reassure children that whatever happens, they will be safe and you will be there for them. Along with knowing that current circumstances are not their fault, this is all young children really need to hear.

Honest talk of difficult choices and situations the family is facing are appropriate for elementary-aged and older children. Involve them in planning ways to economize and congratulate them on their efforts. This takes the emphasis

off of privation and loss — and places it on contribution.

### 5. Snuggle up

Save money on classes, outings, and electronic toys. Instead, rediscover playing together. Board games, card games, and charades — all of those things we do at summer cabins or around campfires, can take place in our living rooms. Such times and memories will far outlast the pleasure of achieving the next level on any electronic toy.

### 6. Check it out

Libraries are an amazing source of free resources. Besides books there are movies, music DVDs, and all kinds of publications, including children's magazines, great craft books, and periodicals to match anyone's hobby interests.

One excellent thing about the children's movies at the library is that many are non-commercial, especially classic children's stories in animated versions. And less exposure to commercial television means fewer demands for the latest 'stuff'!

### 7. Don't chuck it out

When the popcorn popper quits working — resist the impulse to toss it. Take it apart and figure out what's wrong. Children love to disassemble anything — so even if it doesn't get fixed, it will provide a great activity, time together, and maybe a little hands-on learning, too.

### 8. Do give it away

Consider this the year to learn 're-gifting 101'. Are there duplicate games or toys sitting around unopened? Or how about books never read, art supplies in over-abundance, or that extra outfit that never has been (and never will be) worn. Give these as gifts, or donate them to charity where they will be put to good use. Involve children in this process to

offer another positive contribution experience.

### 9. Double up

'Eating in' is today's new necessity. Make the most of cooking time by doubling up. Instead of one enchilada or lasagna casserole, make two and freeze the extra for a quick meal later. Breakfast muffins leftover from a leisurely Sunday morning can be frozen, and then microwaved for an early morning breakfast dash. A batch of cookie dough, rolled into logs and wrapped in plastic wrap is ready to slice and enjoy as hot, fresh cookies on a cold, rushed night.

### 10. Save it up

Buying whatever we want now — and paying later has become the norm for most of us. Delayed gratification isn't easy. Old-fashioned thrift is a concept and value that is seeing a new renaissance in today's tough financial times. When a child begs for a toy at the mall or in the supermarket, resist popping it into the cart. Instead, talk over how he can save for it.

When you get home, set up a jar and add a quarter to it to get him started. Then offer special (outside of normal) tasks for him to do. Assign a value to each task: fifty cents to clear trash out of the car; seventy-five cents to shake or sweep outside doormats; twenty-five cents to straighten the silverware drawer. As each task is done, you and he can add the earnings to his savings jar.

Of course, chances are good that he will forget about that toy long before he fills his jar with the required amount — but he will be learning to save, you will get some help with chores, and that toy won't be adding clutter to his room or creating another hole in your wallet.

Consider these 10 Tips stepping stones on a new lifestyle path — one rich in rewards kept hidden by previous affluence.